



Back to School and Part-Time Work Financial Planning Checklist



Questions to research before combining study costs with a temporary reduction in salary.

How to use this

Research the questions that apply to you, write down the numbers you find, then use those facts as inputs or assumptions in Styrvia. Country rules vary, so verify tax, legal, benefit and pension details with official sources or a qualified professional when needed.

Education funding

- Are grants, scholarships, employer funding, student aid, or subsidised loans available for the course?
- Are tuition, books, equipment, transport, or professional fees tax-deductible or reimbursable?
- Do grants or benefits have income limits that could be affected by part-time earnings?
- Are there repayment obligations if you stop the course early or leave the employer that funded it?

Part-time salary and tax

- What gross and net salary would the part-time schedule actually produce?
- Will the lower salary move you into a different tax band or change your effective/marginal tax rate?
- Will tax credits, deductions, social contributions, or means-tested benefits change at the lower salary?
- Does part-time status change pension contributions, employer matching, bonus, insurance, or paid leave?

Study-period costs

- What tuition and study costs occur upfront versus monthly or annually?
- Will childcare, commuting, meals, software, equipment, or housing costs change during study?
- Can working hours vary during exam or placement periods?
- How much accessible reserve should remain for unexpected study or household costs?

After study

- When will full-time work realistically resume?
- Is a higher post-study salary realistic, and how certain is it?
- What happens if the course takes longer or the part-time income is lower than expected?

Back to school + part-time work: numbers and research notes

Use this page to turn your research into concrete assumptions before you build or update the scenario in Styrvia.

Numbers to collect before modelling

Tuition and course costs _____	Grants/scholarships _____
Part-time gross salary _____	Part-time net salary/tax rate _____
Benefits affected _____	Pension contribution change _____
Study duration _____	Expected post-study salary _____

Research notes and sources

Source or question	What I found / assumption to use	Date checked

Use with Styrvia

Open the Back to school + part-time work example at styrvia.com/examples/back-to-school-part-time, build your household baseline, then test the facts and alternatives you researched here.

This checklist is a research starting point, not personalised financial, investment, tax, pension or legal advice.